

12/27/23

In this portion of my letter I would like to talk more about me so you know how I think. I work as an electrician, and what I learned is that 85 percent of electrical accidents happen in the home. They don't happen in Big Named Companies. When I became a Licensed electrician. I also became a teacher of my trade. This is what I like the most about my career.

When I went down and bought my dream truck at 64 years of age, I was hoping for a little respect, but it never came. When they put me in the dodge they broke the laws of the F.D.I.C. By telling me and my bank I gave them 5,000.00 dollar cash. Julian Madrid lost his job, but my question to you is ? Why did I not get a call from Patrick Melloy that my contract was bad. Patrick Melloy never cared. Now working as an electrician you can't make mistakes for someone will get hurt or lose a house. It tells me Patrick Melloy is concerned about one thing: Profit margin at the end of the day. The Attorney General never said anything about them breaking the F.D.I.C rules. Patrick Melloy has no system of writing contracts. From what I have seen he does not teach them anything about their product.

Sir i am asking you to close this dealership, because of poor management.,disrespect of the New Mexico State Statutes,at least three, violation with the F.D.I.C. contract. Instigating a coup with fellow employees on selling my first truck, lying about how you can't fix it. I would like my credit rating corrected. They have wrecked my finances I work my whole life for.

Thank you sir. I hope your office, and Senator Ben Ray Lujan, can help me with corruption in Los Lunas ,New Mexico.

Below is the address to his office:

Senator Ben R. Lujan
Attn: Constance Williams
100 South Avenue A, Suite 113
Portales, NM 88130

Thank you, and God Bless You Happy Holidays

William Aug Cole
505 453-5940
colesp1758@gmail.com

FILED
UNITED STATES DISTRICT COURT
ALBUQUERQUE, NEW MEXICO

JAN 02 2024

MITCHELL R. ELFERS
CLERK

12/26/23

Honorable William P. Johnson, Chief Judge
United States District Courthouse
Pete V. Domenici United States Courthouse
333 Lomas Blvd NW, Suite 770
Albuquerque, New Mexico 87102

Dear Sir , My name is
William Curry Cole
2245 Calle de Silverio SW
Los Lunas, New Mexico, 87031

My story starts when I was a young man, I was born with epilepsy. I learned a lot about our society, with epileptic. My own family always made it hard on me as life would give you challenges. At the age of 35 I taught myself to become an electrician, and my own family never gave me any positive feedback on what I was doing with my life. I lived on 60 dollars a week for food for years. I am not the best electrician, but I respect myself and the hard work and education I put in for myself.

In April of 2022 I went down to buy a new truck with, 15,000.00 down payment of \$325, and I felt good about my new truck, happy and proud all at the same time. It took me 24 years to get a new truck and my old one still ran. Well i drove my new silverado 5000 miles, it only had 8 miles on it when i first bought it. That is when everything fell apart! My transmission was making noise.

I took it into the Melloy dealership in Los Lunas New Mexico, and it sat in the back for 4 days, and nobody told me what was wrong with it. Nobody told me anything about a 12 month or 36,000 mile Manufacturer warranty. Julian Madrid told me they could not fix it, and had no other silverados on the lot. He put me in a Dodge, a more expensive 725. I went down a month later and the Finance Manager, Javier Del Rivero, told me that they sold my white silverado. So I lost 15,000 dollars, and they lied to the F.D.I.C. with the dodge contract said i put 5,000.00 dollars down on New Dodge wish ment they lied to Me and the F.D.I.C. My very own bank told me that. Now my payments are going crazy, at 825. I will have lost 25,000.00 dollars because they like to play the system.

Sir, I am asking you to close this dealership down. They are ruining my good credit, that I have worked my whole life to keep out of debt, and now my loan goes up every month. Why they lied to me and the Bank and the F.D.I.C. , I don't know. These salesmen only have to pay the state 200 dollars to sell cars. They are good at increasing finances.

I have contacted the Governor, nothing, I have contacted the attorney general 3 times, but they still play Financing games. They never once talked about any contract. They broke several New Mexico State Statutes as follows. Chapter 57-11-4 ; Create a Financial Monopoly is prohibited,, Chapter 57-12-3 ;A. unfair or deceptive trade practices; B unconscionable trade practices. Chapter 57- 12-6, Misrepresentation of Motor Vehicles, Like told you not respecting the Manufacturer warranty, Not respecting the banking ,F.D.I.C. rules and regulations.

I Other Charges (Seller must identify who is paid and describe purpose)		
to N/A	for Prior Credit or Lease Balance	\$ N/A
to ZURICH	for EXTENDED SERVICE	\$ 4500.00
to ZURICH	for MVP 3YR/5 COUPON	\$ 915.00
to MELLOY CHRYSLER	for DLR SERV TRANS FE	\$ 349.50
to ZURICH	for ROAD HAZARD	\$ 937.00
to ZURICH	for SELECT PROTECTION	\$ 856.00
to ZURICH	for WINDSHIELD REPLAC	\$ 699.00
to N/A	for N/A	\$ N/A
to N/A	for N/A	\$ N/A
to N/A	for N/A	\$ N/A
to N/A	for N/A	\$ N/A
to N/A	for N/A	\$ N/A
to N/A	for N/A	\$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf		\$ 9229.50 (4)
5. Amount Financed (3 + 4)		\$ 52885.32 (5)

OPTION: You pay no finance charge if the Amount Financed, Item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS N/A

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 11-84 Mds. ZURICH Name of Gas Contract

I want to buy a cap contract

FOR USED VEHICLES ONLY

New Mexico law requires that this vehicle will be fit for the ordinary purposes for which the vehicle is used for fifteen days or five hundred miles after delivery, whichever is earlier, except with regard to the particular defects disclosed on the first page of this agreement. You (the consumer) will have to pay up to twenty-five dollars (\$25.00) for each of the first two repairs if the warranty is violated.

ATTENTION CONSUMER: SIGN HERE ONLY IF THE DEALER HAS TOLD YOU THAT THIS VEHICLE HAS THE FOLLOWING PROBLEM(S) AND YOU AGREE TO BUY THE VEHICLE ON THOSE TERMS:

PROBLEMA(S) Y USTED ASEGURA DE QUE EL VEHICULO SE PUEDE COMPRAR CON ESTOS TÉRMINOS DE ATENCIÓN AL CONSUMIDOR: FIRME AQUÍ SOLAMENTE SI EL VENDEDOR LE HA DICHO QUE EL VEHICULO TIENE ELLOS SIGUIENTE(S) PROBLEMA(S) Y USTED ESTÁ DE ACUERDO EN COMPRAR EL VEHICULO SEGÚN ESTOS TÉRMINOS:

1. N/A 2. N/A 3. N/A
~~X N/A~~ ~~N/A~~ ~~N/A~~
~~Buyer Signs~~ ~~(Date)~~ ~~Co-Buyer Signs~~ ~~(Date)~~

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action, see the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X CC-Buyer Signs X

NO COOLING OFF PERIOD

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs  Co-Buyer Signs N/A
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from exercising any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.
See back for other important agreements.

NOTICE TO THE BUYER: 1. Do not sign this contract before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the contract you sign.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You acknowledge that you have read both sides of this contract, including the arbitration provision on the reverse side, before signing below. You confirm that you received a completely filled-in copy when you signed it.

NOTICE TO BUYER: LIABILITY INSURANCE FOR BODILY INJURY CAUSED TO YOURSELF OR TO OTHERS OR PROPERTY DAMAGE CAUSED TO OTHERS IS NOT PROVIDED WITH THIS AGREEMENT. IF YOU DESIRE LIABILITY INSURANCE COVERAGE, YOU SHOULD OBTAIN SUCH COVERAGE FROM AN AGENT OF YOUR CHOICE.		<i>William Cole</i>	
Buyer Signs <input checked="" type="checkbox"/>		Date 12/14/22	
Buyer Printed Name WILLIAM CURRY COLE			
Co-Buyer Signs <input checked="" type="checkbox"/> N/A		Date N/A	
Co-Buyer Printed Name N/A			
If the "business" use box is checked in "Primary Use for Which Purchased":			
Print Name N/A		Title N/A	
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in the contract.			
Other owner signs here <input checked="" type="checkbox"/> N/A		Date N/A	
Address _____			

Seller signs MELLOY CHRYSLER JEEP DODGE RAM 12/14/23 By TD Title TD
Seller assigns its interest in this contract to SANDIA LABS FCU (Assignee) under the terms of Seller's agreement(s) with Assignee.
 Assigned with recourse Assigned without recourse Assigned with limited recourse
Seller MELLOY CHRYSLER JEEP DODGE RAM Title TD



**New Vehicle
Buyer's Order Agreement**

357 Emilio Lopez Rd. NW
Los Lunas, NM 87031
Phone (505) 866-2900
DEAL # 1387
CUST # 9384

12/14/2022

Date (505) 453-9940

Res. Phone

Bus. Phone

Zip

Buyer Name(s) WILLIAM CURRY COLE
2245 CALLE DE SILVERIO SW

Address LOS LUNAS State NM

City Zip

Year 2022	Make RAM	Model RAM 1500	4WD R	Body G 6' 4" BO	Cyl. 8	Salesperson ADAM MADRID
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VIN 3CGJR7AT1NG360965	Color DIAMOND BLK CPC	Odometer 54	Stock No. R22087
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Trade In #1

Year 2022	Make CHEVROLET	Model SILVERADO 1500	Color
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VIN 3GCNYAEK6NG212127	Odometer 5628
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Loan Pay Off 31500.00	Paid to CANDIA LABS FCU	Appraised Value
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Trade In #2

Year	Make	Model	Color
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VIN	Odometer
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Loan Pay Off N/A	Paid to	Appraised Value
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WARRANTY INFORMATION

THIS VEHICLE IS SOLD WITH A MANUFACTURER'S LIMITED WARRANTY. THE MANUFACTURER'S LIMITED WARRANTY IS BUYER'S EXCLUSIVE REMEDY FOR ANY DEFECTS IN THE VEHICLE. DEALER MAY PERFORM REPAIRS UNDER THE MANUFACTURER'S LIMITED WARRANTY, BUT DEALER IS NOT RESPONSIBLE FOR THE MANUFACTURER'S LIMITED WARRANTY OR FOR ANY IMPLIED WARRANTIES MADE BY THE MANUFACTURER. DEALER MAKES NO WARRANTY ON THIS VEHICLE AND DISCLAIMS ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IF ANY WARRANTY IS DEEMED TO HAVE BEEN MADE BY THE DEALER, OR IF THIS VEHICLE IS SOLD WITH A SERVICE CONTRACT, THE TERMS OF ANY SUCH WARRANTY OR SERVICE CONTRACT ARE AS PROVIDED HEREIN, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE ARE LIMITED TO THE DURATION OF SUCH WARRANTY OR SERVICE CONTRACT, AND BUYER'S EXCLUSIVE REMEDY IS REPAIR OR REPLACEMENT OF DEFECTIVE PARTS BY DEALER.

DEALER IS NOT LIABLE FOR INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF THIS SALE OR THE USE OF THIS VEHICLE, INCLUDING BUT NOT LIMITED TO LOSS OF USE, LOSS OF TIME, INCONVENIENCE, TRANSPORTATION, RENTAL, LOSS OF EARNINGS OR PROFITS, OR ANY COMMERCIAL LOSS.

DEMONSTRATORS: THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

Dealer states under oath that to the best of Dealer's knowledge there has been no alteration or chassis repair due to wreck damage on the vehicle being purchased, except as noted on this agreement.

Buyer states under oath that to the best of Buyer's knowledge there has been no alteration or chassis repair due to wreck damage on the trade-in vehicle(s), except as noted on this agreement.

Customer Initials _____

Non-_____ parts (Accessories and service parts.) We will install a _____ in your car/truck that is not provided by _____. It is not covered by your _____ new vehicle warranty. _____ does not stand behind it, and will not pay for any repair. I understand this limitation _____ Customer Initials.

The full purchase price is due upon delivery. This is a buyer's order agreement, not a credit agreement. Dealer is not a lender. Dealer may assist Buyer in obtaining third party financing, but Dealer is not responsible for obtaining financing. Dealer does not guarantee credit approval. Buyer grants Dealer a security interest in the vehicle being purchased under the Uniform Commercial Code to secure full payment. Dealer has all rights and remedies of a secured party under the Uniform Commercial Code. Buyer is not bound by credit terms until credit disclosures have been made. Dealer may retain Buyer's deposit if Buyer fails to complete this purchase after this agreement becomes binding. If this vehicle is delivered pending receipt of financing ("Spot Delivery"), Buyer must return the vehicle to Dealer immediately upon demand if financing fails for any reason.

SPOT DELIVERY: Buyer has the right to void this purchase if financing is not approved within 20 calendar days after delivery of the vehicle. Buyer has the right to the return of any trade-in and all money paid by buyer, if buyer voids this contract under this paragraph. To exercise this right, buyer must return the vehicle to the dealer in the same condition as received (normal wear and tear excepted), within 48 hours of receipt of notice that financing was not approved. Dealer shall not charge any fees as long as the vehicle is returned as provided in this paragraph.

Buyer _____ Co-Buyer _____
Buyer agrees to buy and Dealer agrees to sell this vehicle on the terms on both sides of this agreement. This agreement and any finance contract are an exclusive statement of the agreement between Buyer and Dealer, and cancel and supersede any oral or other agreement, promise or alleged representation concerning the vehicle and this purchase. No modification of this agreement will be recognized unless made in writing and signed by Dealer. This agreement is not binding on Dealer until signed by Dealer's authorized representative. This agreement contains a mandatory arbitration provision. See reverse.

Buyer _____ Co-Buyer _____
ACCEPTED BY _____
Dealer _____

MELLOY CHRYSLER JEEP DODGE RAM

ACCEPTED BY _____

RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE
(WITH ARBITRATION PROVISION)

Buyer Name and Address (Including County and Zip Code) WILLIAM CURRY COLE 2245 CALLE DE SILVERIO, SW LOS LUNAS NM 87031 VALENCIA	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) MELLOY CHRYSLER JEEP DODGE RAM 357 EMILIO LOPEZ RD NW LOS LUNAS NM 87031
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below
NEW	2022	RAM RAM 1500	3C6JR7AT1NG360965	<input type="checkbox"/> business N/A <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
4.50 %	\$ 9328.44	\$ 52885.32	\$ 62213.76	\$ 68065.34

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
84	\$ 740.64	MONTHLY, beginning 03/14/2023
N/A	\$ N/A	N/A
N/A		

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 15.00 or 5 % of the part of the payment that is late, whichever is less.

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (Including \$ 672.40 sales tax) \$ 50307.40 (1)

2 Total Downpayment =
* Trade-In 2022 CHEVROLET TRUCK SILVERADO 1500
(Year) (Make) (Model)

Gross Trade-In Allowance	\$ 31000.00
Less Pay Off Made By Seller to SANDIA LABS FCU	\$ 31300.00
Equals Net Trade In	\$ -300.00
+ Cash	\$ 5126.58
+ Other N/A	\$ N/A
+ Other N/A	\$ N/A
+ Other CONSUMER	\$ 1825.00
(If total downpayment is negative, enter "0" and see 41 below)	\$ 6651.58
3 Unpaid Balance of Cash Price (1 minus 2)	\$ 43655.82 (2)
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):	\$ 43655.82 (3)

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies

Life	\$ N/A
Disability	\$ N/A

B Vendor's Single Interest Insurance Paid to Insurance Company

C Other Optional Insurance Paid to Insurance Company or Companies	\$ N/A
D Optional Gap Contract	\$ 895.00

E Official Fees Paid to Government Agencies

to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A

F Government Taxes Not Included In Cash Price

ADMINS2.50/TRANS\$3	\$ 78.00
REC FEE\$72.50	\$ N/A

G Government License and/or Registration Fees

ADMINS2.50/TRANS\$3	\$ 78.00
REC FEE\$72.50	\$ N/A

H Government Certificate of Title Fees

ADMINS2.50/TRANS\$3	\$ 78.00
REC FEE\$72.50	\$ N/A

I Other Charges (Seller must identify who is paid and describe purpose)

to N/A for Prior Credit or Lease Balance	\$ N/A
to ZURICH for EXTENDED SERVICE	\$ 4500.00
to ZURICH for MVP 3YR/5 COUPON	\$ 915.00

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose that is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:
Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both
 Credit Disability: Buyer Co-Buyer Both

Premium: N/A

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

N/A Type of Insurance N/A

Premium \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

N/A Type of Insurance N/A

Premium \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

N/A Buyer Signature Date

N/A Co-Buyer Signature Date

VENDOR'S SINGLE INTEREST INSURANCE
(VSI Insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial

9/24/23, 3:39 PM



How long is GM factory warranty?

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Bumper-to-Bumper Limited Warranty

Covers the entire vehicle for repairs, including parts and labor, to correct any defect in materials or workmanship for 3 years or 36,000 miles, whichever comes first.

<https://www.chevrolet.com> › owners › warranty

Chevrolet Owners | Warranty Information

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Chevy Factory Warranty Review

Aug 2, 2023 — Chevy Factory Warranty: The Bottom Line ... Chevrolet factory warranty coverage provides 3 years/36,000 miles of bumper-to-bumper protection in ...

<https://www.chevrolet.com> › important-information

Important Warranty, Engine & Chevy Resources Information

Every 2016 and newer Chevy passenger car, light-duty truck, SUV and crossover comes with a 5-year/60,000-mile (whichever comes first) transferable Limited ...

<https://www.lonestarchevrolet.com> › gm-5-year-10000...

GM 5 Year 100,00 Mile Warranty

Powertrain Limited Warranty. For most new 2018 Chevrolet vehicles, coverage is for the first 5 years or 60,000 miles, whichever comes first, see dealer for ...

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[GM Envolve](#)<https://www.gmenvolve.com> › fleet › parts-service

2023 Chevrolet, Cadillac, GMC, and Buick Warranty

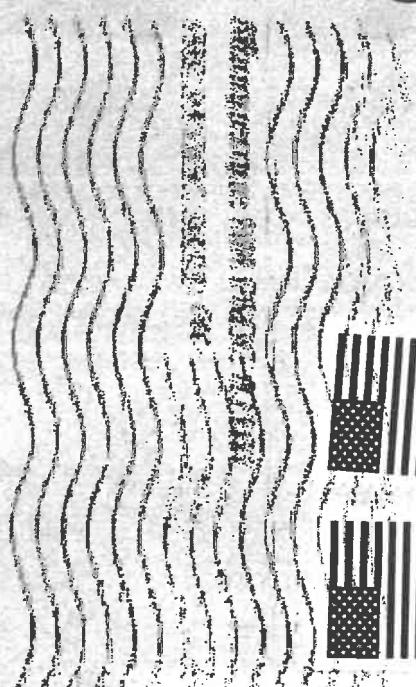
The Bumper-to-Bumper Limited Warranty on new Chevrolet and GMC cars and light-duty trucks remains in effect for 3 years or 36,000 miles* (2) (2); Buick and ...

[Capitol Chevrolet Montgomery](#)<https://www.capitolchevrolet.com> › GM-5-year-10000...

GM 5 Year 100000 Mile Warranty

William Cole de Silvio MS
2245 Calle Los Lunas, New Mexico
87031

PREMIUM FREEDOM



Honorable William P. Johnson
United States District Court for the
United States
Post Office Department
333 Lomas Blvd N.E. Suite 7
Albuquerque, New Mexico
87102